

**Information to identify the case:**

Debtor 1	<b>Radhairis Tineo</b>		Social Security number or ITIN xxx-xx-8281	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)			Social Security number or ITIN -----	
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court		District of New Jersey		
Case number: <b>14-19006-JNP</b>				

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Radhairis Tineo

4/10/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Radhairis Tineo  
DebtorCase No. 14-19006-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 25

Date Rcvd: Apr 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2019.

db +Radhairis Tineo, 1928 44th St, Pennsauken, NJ 08110-3018  
 cr +PNC Bank, National Association, c/o Jordan S. Blask, Esq., Tucker Arensberg, P.C.,  
 1500 One PPG Place, Pittsburgh, PA 15222-5413  
 514933697 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 514764342 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 514972749 CitiMortgage, Inc, P.O. Box 688971, Des Moines, IA 50368-8971  
 514764346 +Commwlth Fin, 245 Main St, Dickson City, PA 18519-1641  
 514810527 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 514764349 Haddon Emergency Physicians, PO Box 41541, Philadelphia, PA 19101-1541  
 517628880 +MidFirst Bank, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051  
 516361250 +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,  
 Oklahoma City, OK 73118-6051  
 516361251 +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,  
 Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051  
 514819863 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 514764350 +Phelan Hallinan & Diamond, PC, 400 Fellowship Rd, Ste 100, Mt Laurel, NJ 08054-3437  
 514764351 +Pnc Bank, Po Box 5570, Cleveland, OH 44101-0570  
 514764352 +SRA Associates, Inc., 401 Minnetonka Rd, Hi Nella, NJ 08083-2914

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 10 2019 23:27:04 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 10 2019 23:26:59 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514764353 EDI: CITICORP.COM Apr 11 2019 02:58:00 Thd/cbna, CITICORP CREDIT SERVICES/ATTN:CENTRALI,  
 Po Box 20507, Kansas City, MO 64195  
 514764344 +EDI: CHASE.COM Apr 11 2019 02:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 514764345 +EDI: CIAC.COM Apr 11 2019 02:58:00 Citimortgage Inc, Po Box 9438,  
 Gaithersburg, MD 20898-9438  
 514774168 EDI: DISCOVER.COM Apr 11 2019 02:58:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 514764347 +EDI: DISCOVER.COM Apr 11 2019 02:58:00 Discover Fin Svcs Llc, Po Box15316,  
 Wilmington, DE 19850-5316  
 514764348 +EDI: RMSC.COM Apr 11 2019 02:58:00 Gecrb/modells Dc, P.o. Box 965005,  
 Orlando, FL 32896-5005  
 514933393 EDI: PRA.COM Apr 11 2019 02:58:00 Portfolio Recovery Associates, LLC, c/o Modells Mvp,  
 POB 41067, Norfolk VA 23541  
 514816167 EDI: Q3G.COM Apr 11 2019 02:58:00 Quantum3 Group LLC as agent for, CF Medical LLC,  
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517628883\* +MidFirst Bank, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051  
 514764343 ##+Avante, 2950 S Gessner, Houston, TX 77063-3751

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 25

Date Rcvd: Apr 10, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2019 at the address(es) listed below:

Andrew Thomas Archer on behalf of Debtor Radhairis Tineo aarcher@brennerlawoffice.com, bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com  
Brad J. Spiller on behalf of Debtor Radhairis Tineo bankruptcy@brennerlawoffice.com, aarcher@brennerlawoffice.com  
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jennifer R. Gorchow on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com  
Jordan Seth Blask on behalf of Creditor PNC Bank, National Association jblask@tuckerlaw.com, agilbert@tuckerlaw.com;cabbott@tuckerlaw.com

TOTAL: 7